

Traumatic Injury Protection under the Servicemembers' Group Life Insurance Program (TSGLI)

Frequently Asked Questions (FAQ)

1. What is TSGLI?

TSGLI was established by Congress in Section 1032 of the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror and Tsunami Relief, 2005 (Public Law 109-13, 11 May 2005) in accordance with Department of Defense Guidance issued 17 Oct 2005.

TSGLI is a rider which is attached to Servicemembers' Group Life Insurance coverage, and will provide insurance payments to members who suffer a qualifying loss due to a traumatic injury. This coverage applies to all Soldiers, irrespective of component (Active, Reserve, or National Guard).

2. How does TSGLI benefit Soldiers?

TSGLI provides valuable support to Soldiers and their families, providing them with financial assistance during recovery from a traumatic loss. The TSGLI benefit is not intended to serve as income replacement and it will not affect Army or VA disability compensation determinations.

3. Who is covered under TSGLI?

For Soldiers who suffer a qualifying loss due to a traumatic injury between 7 October 2001 and 1 December 2005:

TSGLI provides retroactive payments for Soldiers serving in theater in Operations Enduring Freedom and Iraqi Freedom between 7 October 2001 and 1 December 2005. The Soldier must have suffered a qualifying loss due to a traumatic injury (refer to table). Coverage under SGLI is not required.

For Soldiers who suffer a qualifying loss due to a traumatic injury after 1 December 2005:

After 1 December 2005, all Soldiers who are covered under SGLI will automatically be covered under TSGLI.

4. How long does it take to process the application?

If you've recently sent us your application that included an email address, you should receive an email acknowledgement when we receive the form. From that point, most applications are processed within 2 weeks. You will get a letter via the US Mail with your approval or disapproval information when the review is complete. Once you've gotten your approval letter, it usually takes one week for the Office of Servicemembers' Group Life Insurance to process your payment.

In some cases, you may receive your funds before you receive your approval letter. Should this happen, please look for your approval letter in the mail to answer your immediate questions.

5. How is the amount of money awarded determined?

The money awarded to TSGLI recipients is determined by using pre-approved criteria established by Congress and DoD.

6. What are some examples of losses that would award the maximum payment of \$100,000?

- Loss of both hands at or above the wrist
- Loss of both feet at or above the ankle
- Total and permanent loss of sight
- Permanent loss of speech

7. What are some examples of awards of lesser amounts?

- Loss of one hand at or above the wrist-\$50,000
- Loss of thumb and index finger on the same hand- \$50,000

8. Once approved, how will I receive payments?

Soldiers will be paid via Electronic Funds Transfer (EFT) payment may also be made to an interest bearing Prudential Alliance Account from which the Soldier will be able to withdraw funds.

9. Once approved, how long will it take to receive my payment?

Once you've gotten your approval letter, it usually takes one week for the Office of Servicemembers' Group Life Insurance to process your payment. In some cases, you may receive your funds before you receive your approval letter. You can expect your approval letter in a few days. Timeframes for reissue or re-processing certification forms will vary.

10. Will the money always be paid to the Soldier?

Yes, unless the Soldier is declared incompetent. In that case, the Soldier's guardian or attorney will receive payments under a durable power of attorney.

11. Can I decline TSGLI coverage?

SGLI and TSGLI coverage is a package. If a Soldier wants to decline TSGLI coverage, he/she must decline SGLI coverage. The Soldier must fill out a new SGLV 8286 to decline SGLI and TSGLI coverage.

12. What Injuries Are Covered?

TSGLI covers a range of traumatic injuries, including, but not limited to:

- * Total and permanent loss of sight in one or both eyes;
- * Loss of hand or foot by severance at or above the wrist or ankle;
- Total and permanent loss of hearing in one or both ears;
- Loss of thumb and index finger of the same hand by severance at or above the metacarpophalangeal joints;
- Quadriplegia, paraplegia, or hemiplegia;
- 3rd degree or worse burns covering 30 percent of the body or 30 percent of the face; and
- Coma or the inability to carry out two of the six activities of daily living.

13. What are some examples of instances that occur that would not be covered under TSGLI?

- Attempted suicide, while sane or insane
- Intentionally self-inflicted injury or any attempt to inflict such injury
- Medical or surgical treatment of illness whether the loss results directly or indirectly, while under the influence of an illegal or controlled substance unless administered or consumed on the advice of a doctor
- * While committing or attempting to commit a felony
- Medical/Illness (including mental illness) such as diabetes, PTSD, sleep apnea, headaches, etc.

14. When did the injury have to occur?

To be eligible for the retroactive benefit, the event must have occurred between 7 October 2001 and 1 December 2005. All qualifying losses that are a result of a traumatic injury must occur within 365 days of a traumatic event.

15. Can I receive multiple payments on separate losses?

Payments for multiple numbered losses listed in the schedule for a single event cannot exceed \$100,000. The maximum benefit payable for qualified losses due to more than one traumatic injury occurring within a 7 day time period is \$100,000. However, if a Soldier suffers from two or more separate traumatic events occurring outside of the 7 day time period, multiple payments can be made that exceed \$100,000, although one payment will not exceed \$100,000.

16. What additional information do I need to include with my application?

A completed Physician's Statement (Part B of the TSGLI application) may accompany the TSGLI application providing details of the injuries that qualify the Soldier for the TSGLI benefit. Attending physicians must complete this information.

17. Are TSGLI payments, one-time only?

Yes, this is a one-time payment per injury. However, if a Soldier suffers a second traumatic injury at a later date, he/she may apply for a subsequent award of TSGLI provided the criteria are met.

18. Are family members eligible to receive payments?

Family members with an appropriate Power of Attorney or letter of guardianship may apply for TSGLI benefits on behalf of a Soldier. Family members of a deceased Soldier who survived for 7 days after incurring a traumatic injury and qualifying loss may also apply for TSGLI benefits.

If a Soldier applies for TSGLI, is approved and subsequently dies prior to monetary disbursement, beneficiaries would receive the money allotted by the TSGLI program.

19. After December 1, 2005, what is the premium for TSGLI?

The premium for TSGLI will be a flat rate; regardless of coverage level. The table below outlines current rates for various categories of SGLI coverage:

Duty Status	Premium
Active duty members	\$1.00 per month
Reservists w/full time coverage	\$1.00 per month
Reservists w/part time coverage	\$1.00 per year
Funeral honors duty	no charge
1 day muster duty	no charge

20. What is the application process for TSGLI?

Obtain a claim form by calling 1-800-237-1336 or email TSGLI@hoffman.army.mil, visit the TSGLI web site at <https://www.hrs.army.mil/site/crsc/tsgli>

1. Complete the form
2. Obtain certification from a physician
3. Submit claim form:

Via Fax: 1-866-275-0684 (preferred)

Via E-mail: TSGLI@hoffman.army.mil

or

**Via U.S. Mail: Department of the Army
U.S. Army Physical Disability Agency (USAPDA)
Traumatic SGLI (TSGLI)
200 Stovall Street
Suite 8N63
Alexandria, VA 22332-0470**

21. What do hemiplegia, quadriplegia and paraplegia mean? (As noted on page 6 of the application under Part B)?

Hemiplegia: Paralysis affecting only one side of the body.

Quadriplegia: Paralysis of all four limbs.

Paraplegia: Complete paralysis of the lower half of the body including both legs, usually caused by damage to the spinal cord.

22. What documents should I take to my health care provider to help him or her certify my traumatic loss?

If your current health care provider is not very familiar with your medical history, please take official documentation that explains the cause of your traumatic loss and its effect on your activities of daily living. You may take your PED documents, MEB documents, Line of Duty investigation documents, medical records, discharge summaries, evacuation records, VA Rating Decisions, or any other official documentation that explains the cause of your traumatic loss and its effect on your activities of daily living.

23. What are the activities of daily living (ADL's)?

Find specific information on the activities of daily living using the chart below.

Activity	Can perform ADL	Unable to perform ADL
Eating	Eats without assistance or with minimal assistance Examples: <ul style="list-style-type: none"> • Can get food from plate to mouth after another person prepares and sets food before him/her • Can take liquid nourishment by mouth through straw, cup, etc. 	Needs assistance in eating or is fed intravenously or by feeding tube Examples: <ul style="list-style-type: none"> • Needs assistance in eating or is fed by tube • Unable to get food from a dish to his/her mouth • Unable to take nourishment by mouth
Dressing	Dresses without assistance or with minimal assistance Examples: <ul style="list-style-type: none"> • Able to put on socks and shoes, but may need help tying shoes • Able to pull clothing on or off, but needs assistance with fastening garments (e.g. buttons, zippers) • Uses adaptive equipment to assist with dressing 	Needs assistance in getting dressed Examples: <ul style="list-style-type: none"> • Unable to pull shirt over head or guide arms through sleeves • Unable to put on socks or shoes
Bathing (tub, sponge bath or shower)	Bathes without assistance or with minimal assistance Examples: <ul style="list-style-type: none"> • Bathes self completely • Needs help in bathing one part of body such as back • Uses adaptive equipment to get into or out of tub • Can get in and out of specially-adapted shower or tub • Needs bath drawn/shower turned on 	Needs assistance in bathing or cannot bathe Examples: <ul style="list-style-type: none"> • Unable to give oneself a sponge bath and needs assistance from another person to get into or out of tub or shower
Transferring	Moves in and out of bed or chair without assistance or with minimal assistance (may use adaptive equipment) Examples: <ul style="list-style-type: none"> • Uses cane to steady oneself while moving between bed and chair • Can move in and out of bed with adaptive equipment 	Needs assistance to get in and out of bed or chair Examples: <ul style="list-style-type: none"> • Cannot move between bed and chair without the assistance of another person • Needs to be lifted into or out of bed or chair
Toileting	Goes to and from toilet and performs associated personal hygiene without assistance or with minimal assistance (may use adaptive equipment and may use bedpan or urinal at night) Examples: <ul style="list-style-type: none"> • Can go to and from toilet with adaptive equipment • Uses toilet during the day, but uses bedpan at night 	Needs assistance to go to and from toilet to relieve bladder or bowel or to perform associated personal hygiene Examples: <ul style="list-style-type: none"> • Cannot wipe self • Unable to get on or off toilet without assistance from another person
Continence	Manages and controls bowel and bladder function Examples: <ul style="list-style-type: none"> • Manages any device (e.g. catheter, colostomy bag) without assistance • Has occasional accidents 	Unable to manage and control bowel and bladder function Examples: <ul style="list-style-type: none"> • Needs daily assistance with changing incontinence garments • Caregiver manages device (e.g. catheter, colostomy bag) • Has accidents daily